UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF NEW YORK	
In re:	IN BANKRUPTCY NO. 13-36728-cgm Chapter 13
VINCENT E. CIRRITTO, II and JULIE A. CIRRITTO,	•

NOTICE OF MOTION TO VACATE STAY

Debtors.	
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PLEASE TAKE NOTICE that upon the annexed application of Kalin Robertson, verified August 14, 2013 and the affirmation of Richard J. Miller, dated August 15, 2013, American Honda Finance Corporation ("AHFC") by its attorney, will move this Court at United States Bankruptcy Court, 355 Main Street, 2<sup>nd</sup> Floor, Poughkeepsie, New York on September 17, 2013 at 10:50 o'clock in the forenoon, or as soon thereafter as counsel can be heard, for an order modifying the stay granted pursuant to 11 U.S.C., Section 362 to permit AHFC to retain possession of and sell the collateral described in the annexed application pursuant to its duly perfected security interest, and for such other and further relief as may seem just and proper; and further

PURSUANT TO BANKRUPTCY RULE 9014, IF YOU INTEND TO OPPOSE THE MOTION, YOU MUST SERVE ON THE MOVANT'S COUNSEL, MILLER & DUBUC, AND FILE WITH THE CLERK OF THE BANKRUPTCY COURT, WRITTEN OPPOSITION TO THE MOTION NOT LATER THAN THREE (3) BUSINESS DAYS PRIOR TO THE

#### RETURN DATE OF THIS MOTION.

Dated: Albany, New York August 15, 2013

## MILLER & DUBUC

A Professional Corporation

By: /s/ Richard J. Miller

Richard J. Miller #505561 Attorney for Movant

14 Corporate Woods Boulevard

Albany, New York 12211 Phone: (518) 465-7591

## TO: LEWIS D. WROBEL, ESQ.

Attorney for Debtors 201 South Avenue, Suite 506 Poughkeepsie, New York 12601

## JEFFREY L. SAPIR, ESQ.

Trustee 399 Knollwood Road, Suite 102 White Plains, New York 10603

## UNITED STATES TRUSTEE

74 Chapel Street Albany, New York 12207

## VINCENT E. CIRRITTO, II JULIE A. CIRRITTO

Debtors 62 Huckleberry Lane Hopewell Junction, New York 12533 UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF NEW YORK

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In re:

IN BANKRUPTCY NO. 13-36728-cgm Chapter 13

VINCENT E. CIRRITTO, II and JULIE A. CIRRITTO,

APPLICATION IN SUPPORT OF MOTION TO VACATE STAY

Debtors.

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TO: HON. CECELIA G. MORRIS, Bankruptcy Judge.

I, Kalin Robertson, a Bankruptcy Specialist with American Honda Finance Corporation (hereinafter "Movant"), hereby declare:

#### **BACKGROUND INFORMATION**

- 1. The debtors herein filed a petition under Chapter 13 of the Bankruptcy Code on July 30, 2013.
- 2. This is an application to obtain relief from the stay for cause pursuant to 11 U.S.C. 362 by reason of the debtors' default in paying for certain motor vehicle, as required pursuant to the terms of two retail installment contracts held by Movant.
- 3. On or about August 21, 2010, applicant financed the purchase of a certain 2006 Acura MDX (VIN: 2HNYD188X6H534080) pursuant to the attached retail installment contract signed by the debtors. The contract was assigned to Movant by the dealer. Copies of the contract (including the assignment made) and proof of recorded lien are annexed hereto and marked Exhibits "A" and "B".

#### **DEBT/VALUE REPRESENTATION**

- 4. The account is in default as it is past due for the May through July, 2013 installments, resulting in accrued arrears of \$1033.88 as of August 13, 2013. To be noted is that the debtors' Chapter 13 plan provides for the surrender of the vehicle to AHFC. As a result, cause exists pursuant to 11 U.S.C. 362(d)(1) to entitle Movant to relief from the stay.
- 5. The present balance due on the account is \$12,417.05 as of August 13, 2013 and the approximate value of the vehicle in its present condition is \$12,000.00. A copy of the relevant NADA page is attached hereto and marked Exhibit "C".

6. Movant does not have, and has not been offered adequate protection for its interest in the collateral described in the attached contract.

7. Movant shall account to the Trustee for any surplus money received from the sale of its

collateral.

**RELIEF SOUGHT** 

8. Movant prays for the entry of an order modifying the stay granted pursuant to 11 U.S.C., Section

362 to permit it to retain possession of and sell the collateral described herein pursuant to its duly

perfected security interest in the unit, and that it have such other and further relief as to the Court may

seem just and proper.

9. No previous application has been made for the relief requested herein.

CERTIFICATION FOR BUSINESS RECORDS

10. I certify that the information provided in this application and the exhibits attached hereto are

derived from records that were made at or near the time of the occurrence of the matters set forth by,

or from information transmitted by, a person with knowledge of those matters, were kept in the course

of the regularly conducted activity, and were made by the regularly conducted activity as a regular

practice; and I further certify that copies of any transactional documents attached to this application

are true and accurate copies of the original documents.

**DECLARATION** 

I, Kalin Robertson, with American Honda Finance Corporation, hereby declare pursuant to 28

U.S.C. Section 1746 under penalty of perjury under the laws of the United States of America that the

foregoing is true and correct based upon personal knowledge of the Movant's books and business

records.

Executed at Irving, Texas on this day of <u>August 14</u>, 2013

AMERICAN HONDA FINANCE CORPORATION

By: /s/ Kalin Robertson

Kalin Robertson

Bankruptcy Specialist

3625 W. Royal Lane, Suite 200

Irving, Texas 75063

# UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF NEW YORK

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In re: IN BANKRUPTCY NO: 13-36728

Chapter 13

VINCENT E. CIRRITTO, II and JULIE A. CIRRITTO,

AFFIDAVIT OF SERVICE

Debtors.

STATE OF NEW YORK) COUNTY OF ALBANY) ss:

THERESA BURNS, being duly sworn, deposes and says:

I am employed by the attorney for American Honda Finance Corporation. I am over 18 years of age and not a party to this action. On Aaugust 15, 2013, I electronically filed the foregoing with the Clerk of the Bankruptcy Court using the CM/ECF system which sent notification of such filings to the following, and, I hereby certify that I have mailed by the United States Postal service the document to the following:

#### LEWIS D. WROBEL, ESQ.

Attorney for Debtors 201 South Avenue, Suite 506 Poughkeepsie, New York 12601

### JEFFREY L. SAPIR, ESQ.

Trustee 399 Knollwood Road, Suite 102 White Plains, New York 10603

#### UNITED STATES TRUSTEE

74 Chapel Street Albany, New York 12207

## VINCENT E. CIRRITTO, II JULIE A. CIRRITTO

Debtors
62 Huckleberry Lane
Hopewell Junction, New York 12533

/s/ Theresa Burns

THERESA BURNS

Sworn to before me this 15<sup>th</sup> day of August, 2013

/s/ John M. Dubuc

NOTARY PUBLIC

John M. Dubuc 02DU6038123 Expires: 3/6/14